

BK 1961 PG 0492

Recording Requested By:
EMC Mortgage Corporation

STATE MS.-DESOTO CO. LF
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EMC MORTGAGE CORPORATION
ATTN: PAYOFF DEPT
PO BOX 141358
IRVING, TX 75014-1358

BK 1961 PG 492
W.E. DAVIS CH. CLK.

DEED OF RELEASE

EMC Mortgage Corporation #:7243371 "HOWELL" ID:962/001 De Soto, MS

Document Prepared By:

Simone Collins, PO Box 141358, Irving, TX 75014-1358 800-695-7695

KNOW ALL MEN BY THESE PRESENTS that EMC MORTGAGE CORPORATION AS ATTORNEY IN FACT FOR LASALLE BANK NATIONAL ASSOCIATION ("ASSIGNEE") , FORMERLY KNOWN AS LASALLE NATIONAL BANK, IN ITS CAPACITY AS INDENTURE TRUSTEE UNDER THAT CERTAIN SALE AND SERVICING AGREEMENT DATED NOVEMBER 1, 1998 AMONG AFC TRUST SERIES 1998-4, AS ISSUER, SUPERIOR BANK FSB, AS SELLER AND SERVICER, AND LASALLE BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE, AFC MORTGAGE LOAN ASSET BACKED NOTES, SERIES 1998-4, AND ANY AMENDMENTS THERETO. holder of a certain Deed of Trust, whose parties, dates and recording information are below, does hereby acknowledge that it has received full payment and satisfaction of the same, and in consideration thereof, does hereby Cancel, Discharge and Reconvey said Deed of Trust, and the estate, title and interest now held by it under said Deed of Trust, without warranty, to the person or persons legally entitled thereto.

Original Trustor (Borrower): TOMMY HOWELL, AN UNMARRIED PERSON

Original Beneficiary (Lender): CUMBERLAND FINANCIAL COMPANY, A "C" CORPORATION

Original Trustee: FIRST TITLE CORPORATION

Date: 11/11/1998 and Recorded 11/20/1998 as Instrument No. N/A Book/Reel/Liber 1056, Page/Folio 0781, in the Records of the County Recorder of DE SOTO County MISSISSIPPI

Property Address: 4895 Katherine Dr, Olive Branc, MS, 38654

IN WITNESS WHEREOF, the undersigned, by the officer duly authorized, has duly executed the foregoing instrument.

EMC MORTGAGE CORPORATION AS ATTORNEY IN FACT FOR LASALLE BANK NATIONAL ASSOCIATION ("ASSIGNEE") , FORMERLY KNOWN AS LASALLE NATIONAL BANK, IN ITS CAPACITY AS INDENTURE TRUSTEE UNDER THAT CERTAIN SALE AND SERVICING AGREEMENT DATED NOVEMBER 1, 1998 AMONG AFC TRUST SERIES 1998-4, AS ISSUER, SUPERIOR BANK FSB, AS SELLER AND SERVICER, AND LASALLE BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE, AFC MORTGAGE LOAN ASSET BACKED NOTES, SERIES 1998-4, AND ANY AMENDMENTS THERETO.

On March 08, 2004

By:

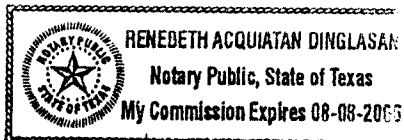
LEAH R. HESTER, ASSISTANT VICE
PRESIDENT

STATE OF Texas
COUNTY OF Dallas

ON March 08, 2004, before me, Renebeth Acquiatan Dinglasan, a notary Public in and for the County of Dallas, in the State of Texas the foregoing instrument was acknowledged before me by LEAH R. HESTER, ASSISTANT VICE PRESIDENT who is personally known to me (or provided satisfactory evidence) and acknowledged said instrument to be the free act and deed of the corporation.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

RENEBETH ACQUIATAN DINGLASAN
Notary Expires: 08/08/2006



(This area for notarial seal)

Payoff Department, EMC Mortgage Corporation 800-723-3004
SRC-20040308-0004 MSDE SO DE SOTO MS BAT: 140577243371 KXMSDOR1